

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Aaron C. Belgrove
 Deborah A. Belgrove
 Debtors

Case No. 14-15416-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Antoinett
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Jun 01, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2020.

db/jdb
 13378093 +Aaron C. Belgrove, Deborah A. Belgrove, 7114 Montague Street, Philadelphia, PA 19135-1109
 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Navient Solutions, Inc. on behalf of USAF,
 Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
 13446921 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
 Los Angeles, CA 90051-5478
 13354725 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 13341468 +Clear Spring Loan Serv, 7668 Warren Pkwy Ste 325, Frisco, TX 75034-4161
 13379153 Jefferson University Hospitals, c/o State Collection Service, Inc., 2509 S. Stoughton Rd.,
 PO Box 6250, Madison, WI 53716-0250
 13371272 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC, P O Box 619096, Dallas, TX 75261-0741)
 13373354 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,
 Attn: Bankruptcy Dept 3F
 13341485 +Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
 13367186 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: megan.harper@phila.gov Jun 02 2020 04:21:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2020 04:20:26
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2020 04:21:03 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14059703 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jun 02 2020 04:18:50
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
 13395506 +EDI: ATLASACQU.COM Jun 02 2020 07:58:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 13406406 EDI: JEFFERSONCAP.COM Jun 02 2020 07:58:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 13442739 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 04:26:15
 LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13368324 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 04:26:42
 LVNV Funding, LLC its successors and assigns as, assignee of HSBC Private Label,
 Acquisition Corporation (USA), Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 13368326 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 04:26:14
 LVNV Funding, LLC its successors and assigns as, assignee of NCOP Capital III, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13442738 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 04:26:14
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13368325 E-mail/PDF: resurgentbknofications@resurgent.com Jun 02 2020 04:26:42
 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13370793 +EDI: MID8.COM Jun 02 2020 07:58:00 Midland Credit Management, Inc.,
 as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
 13360047 EDI: Q3G.COM Jun 02 2020 07:58:00 Quantum3 Group LLC as agent for, Galaxy Portfolios LLC,
 PO Box 788, Kirkland, WA 98083-0788

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Nationstar Mortgage LLC agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
CHRISTOPHER A. DENARDO on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
DAVID M. OFFEN on behalf of Debtor Aaron C. Belgrove dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
DAVID M. OFFEN on behalf of Joint Debtor Deborah A. Belgrove dmo160west@gmail.com,
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com
KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com
KIMBERLY A. BONNER on behalf of Creditor Nationstar Mortgage LLC kab@jsdc.com, jnr@jsdc.com
KRISTEN D. LITTLE on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
LEEANE O. HUGGINS on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 10

Information to identify the case:		
Debtor 1	Aaron C. Belgrove	Social Security number or ITIN xxx-xx-7826
	First Name Middle Name Last Name	EIN --
Debtor 2	Deborah A. Belgrove	Social Security number or ITIN xxx-xx-6879
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 14-15416-mdc		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aaron C. Belgrove

Deborah A. Belgrove

6/1/20

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.